

SUMMARY OF INSURANCE FOR HARNESS RACING AUSTRALIA

INSURANCE PROGRAM
2022/2023



INTRODUCTION

V-Insurance Group is the insurance broker for Harness Racing Australia (HRA), and has worked with HRA to design this insurance program for all affiliated State Controlling Bodies (except Harness Racing NSW and Harness Racing Victoria) including all affiliated clubs and licenced persons. This insurance cover applies when licence holders and other insured persons/entities are involved in activities that are sanctioned by HRA. These activities include official events, training, competition, committee meetings, fundraising activities and travel to and from these activities.

WHO IS INSURED?

This program covers HRA and State Controlling Bodies (except Harness Racing NSW & Harness Racing Victoria), All Licensed Trainers, Drivers, Stable Hands (voluntary workers only) of the Australian Harness Racing Industry including monte race riders, New Zealand Harness licensed visitors and all other licensed visitors, Nominated Clubs; including Australian Mini Trotting Clubs and their Junior Member Participants. Please see the policy wording for more details information on who is insured under this program.

WHAT IS COVERED?

This program incorporates insurance policies;

1. Public Liability & Professional Indemnity
2. Personal Accident

PUBLIC & PRODUCTS LIABILITY INSURANCE

Scope of Cover

This policy provides protection for insured entities and members that are held liable for a negligent act that results in property damage or bodily injury anywhere in the world.

Limit of Liability

The cover provided is up to a maximum of \$30,000,000.

Excess

1. \$25,000 each occurrence other than
2. \$75,000 each occurrence (costs inclusive) in respect of Care, Custody & Control including injury/death/damage to horses during training, racing or under Care, Custody & Control of the insured.

Payment of the excess is the responsibility of the defending party and will not be paid by HRA unless otherwise agreed.

PROFESSIONAL INDEMNITY INSURANCE

Scope of Cover

This policy provides indemnity to a trainer, official, veterinarian or Ambulance Officers if they are held liable for an error or incorrect advice which results in injury or property damage to a third party.

Limit of Liability

The cover provided is up to a maximum of \$5,000,000.

Excess

There is a \$25,000 excess payable for all claims. The payment of the excess is the responsibility of the defending party and will not be paid by HRA unless otherwise agreed.



PERSONAL ACCIDENT INSURANCE

Scope of Cover

Coverage applies whilst licence holders and other insured persons whilst participating in any recognised and sanctioned activity directly associated with the sport of harness racing, including necessary travel to and from such activities.

This section provides cover for members aged up to 85 years of age. Coverage limitations apply for the under 18 and over 75 year olds.

Benefits

The main benefits under the Personal Accident Policy as listed below:

1) Death & Permanent Injuries

A lump sum benefit is payable in the event of a Death or a Permanent Disability. The Scale of benefits is defined in the policy. The maximum benefit payable is \$250,000.

2) Non-Medicare Medical Expenses

This covers insured persons for NON-MEDICARE medical expenses. The policy is for reimbursement only. That is, the member must pay the account and then claim reimbursement under this insurance cover.

Note: Only NON-MEDICARE items are claimable (i.e the "Medicare gap" is not claimable due to government legislation).

The most common "Non-Medicare" expenses include:

- Private Hospital Bed & Theatre Fees
- Ambulance
- Physiotherapy
- Anaesthetist's Fees
- Dental
- Chiropractic
- Osteopathy
- Surgeon's Fees
- X-rays

Benefit

Reimbursement up to 100% of Non-Medicare medical costs, up to a maximum of \$10,000 per injury.

Excess

Nil

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